

ABSTRACT

5 An account management system has been developed that enables
customer or client-related information to be stored, viewed and manipulated in
a manner that reflects the relationship among different customers. The
account management system includes an account data structure that defines
accounts and relates customers to accounts so that the accounts include a
group of related customers. In addition, a method of managing an
underwriting account for an insurance policy has been developed. In
10 particular, a method comprises the steps of establishing a plurality of
participants; assigning each participant of the plurality of participants to an
account; establishing business rules at an account level; and providing an
underwriting decision for an account based upon the business rules.